

**REMARKS**

In a restriction requirement dated January 16, 2008, (hereinafter, "Restriction Requirement"), the Examiner required restriction under 35 U.S.C. § 121 between Group I, consisting of claims 1-20, 32-51, and 63-82, and Group II, consisting of claims 21-31, 52-62, and 83-93.

In response to the Restriction Requirement, Applicants provisionally elect to prosecute, without traverse, Group I, consisting of claims 1-20, 32-51, and 63-82, characterized by the Examiner as "drawn to marketing a credit card account, classified in class 705, subclass 10." Restriction Requirement, p. 2.


By this response, Applicants have amended claims 5, 7-13, 15, 20, and 32 to improve form and not for reasons related to patentability. In addition, Applicants have added new dependent claims 94-99. New claims 94-95, 96-97, and 98-99 depend from independent claims 1, 32, and 63, respectively. Accordingly, Applicant respectfully request examination of claims 1-20, 32-51, 63-82, and 94-99, and the timely allowance of these claims.

Please grant any extensions of time required to enter this response and charge any additional required fees to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: February 5, 2008

By:   
Joseph E. Palys  
Reg. No. 46,508